

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for providing a travel expense report to users, comprising:

receiving, at a transaction processor, a request ~~from a user~~ for the travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code;

determining ~~when~~ if the request includes a natural language query;

parsing the request to retrieve the data selection criteria form the natural language query ~~when~~ if the request includes the natural language query;

receiving a categorized view instruction ~~from the user~~, wherein the categorized view instruction determines a data placement and format for the travel expense report;

formatting the data selection criteria in accordance with format requirements of a plurality of disparate travel sources, wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store travel transaction data including travel cost data and financial transaction account data;

formatting the data selection criteria in accordance with format requirements of each of a plurality of disparate financial sources, wherein the plurality of disparate financial sources comprise financial account providers which store financial transaction account data including financial charge data;

retrieving the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

retrieving the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria at least one of a: Customer Reservations System (CRS) and an air carrier, wherein the travel transaction data includes the travel cost data, the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor ~~on behalf of the user;~~

adding proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

adding to the travel expense report, line item detail including the financial charge data from the financial transaction account data and from the travel transaction data;

analyzing metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;

positioning each of the data elements according to the relationships and in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled;

conditioning the data elements to create the travel expense report for transmission to ~~the user~~ a client; and

sending the travel expense report to a client ~~the user~~, wherein the client ~~user~~ analyses ~~analyzes~~ the travel expense report to determine a level of spend for a defined item over a defined time.

2. (currently amended) The method of claim 1, wherein the conditioning step includes converting the data elements from at least one of: the disparate travel sources or the disparate financial sources into a single format.

3. (previously presented) The method of claim 2, further including formatting the processed financial transaction account data into a report.

4. (currently amended) The method of claim 3, further including:  
receiving ~~from the user~~ a query associated with the request;  
processing the financial transaction account data and the travel transaction data to extract account data satisfying parameters of the query; and  
sending the extracted account data to a client ~~the user~~.

5. (previously presented) The method of claim 4, further including formatting the extracted account data into a report.

6. (currently amended) A method for a user to obtain a travel expense report, comprising:  
submitting a request ~~by the user~~ for the travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an

air sector, and a fare basis code and, wherein the request causes a host to:

determine when the request includes a natural language query;

parse the request to retrieve the data selection criteria from the natural language query when the request includes the natural language query;

receive a categorized view instruction from the user, wherein the categorized view instruction determines a format for the travel expense report;

format the data selection criteria in accordance with format requirements of a plurality of disparate travel sources, wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store travel transaction data including travel cost data and financial transaction account data;

format the data selection criteria in accordance with format requirements of each of a plurality of disparate financial sources, wherein the plurality of disparate financial sources comprise financial account providers which store financial transaction account data;

retrieve the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

retrieve the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria ~~a Customer Reservations System (CRS) and an air carrier~~, wherein the travel transaction data includes the travel cost data, the air sectors, and the fare basis codes provided by the air carrier and, ~~wherein the travel transaction data is obtained by the host on behalf of the user~~;

add proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

condition the data elements to create the travel expense report ~~for transmission to the user~~, wherein the travel expense report includes line item detail including financial charge data from the financial transaction account data and the travel transaction data;

analyze metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;

position each of the data elements according to the relationships and in

accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled; and,

send the travel expense report to a client ~~to the user~~, wherein the user client analyses the travel expense report to determine a level of spend for a defined item over a defined time;  
receiving the travel expense report.

7. (currently amended) The method of claim 6, wherein the condition step includes converting the financial transaction account data and the transaction data from the disparate travel sources and the disparate financial sources into a single format.

8. (previously presented) The method of claim 7, further including receiving the travel expense report within a formatted report.

9. (currently amended) The method of claim 8, further including:  
submitting ~~from the user~~ a query associated with the request, wherein the query causes the host to process the retrieved transaction financial account data and the travel transaction data to extract account data satisfying parameters of the query; and  
receiving the extracted account data.

10. (previously presented) The method of claim 9, further including receiving the extracted account data within a formatted report.

11. (currently amended) A system for providing an on-line travel expense report ~~to users~~, comprising:

a computer useable medium having computer readable program code means embodied in said medium, said computer program product having:

computer readable program code means for receiving, at a host, a request from a user for the travel expense report, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code;

computer readable program code means a module for determining when the request includes a natural language query;

computer readable program code means a module for parsing the request to retrieve the data selection criteria from the natural language query when the request includes the natural language query;

computer readable program code means a module for receiving a categorized view instruction from the user, wherein the categorized view instruction determines a data placement and format for the travel expense report;

computer readable program code means a module for formatting the data selection criteria in accordance with format requirements of each of a plurality of disparate travel sources, wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store travel transaction data including travel cost data and financial transaction account data;

computer readable program code means a module for formatting the data selection criteria in accordance with format requirements of a plurality of disparate financial sources, wherein the plurality of disparate financial sources comprise financial account providers which store financial transaction account data including financial charge data;

computer readable program code means a module for retrieving the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

computer readable program code means a module for retrieving the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria at least one of a: Customer Reservations System (CRS) and an air carrier, wherein the travel transaction data includes the air sectors, and the fare basis codes provided by the air carrier and, wherein the travel transaction data is obtained by the transaction processor on behalf of the user;

computer readable program code means a module for adding proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

computer readable program code means a module for adding to the travel expense report, line item detail including the financial charge data from the financial transaction account data and from the travel transaction data;

computer readable program code means a module for analyzing metadata associated with data elements of the financial transaction account data and data elements of the travel transaction

data to determine relationships between the data elements;

computer readable program code means a module for positioning each of the data elements according to the relationships and in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled;

computer readable program code means a module for conditioning the data elements to create the travel expense report for transmission to a client ~~the user~~; and

computer readable program code means a module for sending the travel expense report to a client ~~to the user~~, wherein the client ~~user~~ analyses the travel expense report to determine a level of spend for a defined item over a defined time.

12. (currently amended) A system for a ~~user~~ client to obtain travel expense report, comprising:

a computer useable medium having computer readable program code means embodied in said medium, said computer program product having:

computer readable program code means a module for submitting a request ~~by the user~~ for account data;

computer readable program code means a module for having data retrieved from multiple sources to obtain the account data;

computer readable program code means a module for having the account data conditioned for transmission to the client ~~user~~; and

computer readable program code means a module for receiving the requested account data on-line.

computer readable program code means a module for submitting a request by the client ~~user~~ for account data, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code and, wherein the request causes a host to:

determine when the request includes a natural language query;

parse the request to retrieve the data selection criteria from the natural language query when the request includes the natural language query;

receive a categorized view instruction from the client ~~user~~, wherein the categorized view instruction determines a format for the travel expense report;

format the data selection criteria in accordance with format requirements of a

plurality of disparate travel sources, wherein the plurality of disparate travel sources comprise at least one of: a Customer Reservations System (CRS) and an air carrier which store travel transaction data including travel cost data and financial transaction account data;

format the data selection criteria in accordance with format requirements of a plurality of disparate financial sources, wherein the plurality of disparate financial sources comprise financial account providers which store financial transaction account data;

retrieve the financial transaction account data, including the financial charge data, from at least one of the plurality of disparate financial sources in accordance with the data selection criteria;

retrieve the travel transaction data from at least one of the plurality of disparate travel sources in accordance with the data selection criteria ~~a: Customer Reservations System (CRS) and an air carrier~~, wherein the travel transaction data includes the air sectors, and the fare basis codes provided by the air carrier ~~and, wherein the travel transaction data is obtained by the host on behalf of the user~~;

add proprietary information to the financial transaction account data and the travel transaction data, wherein the proprietary information relates to a host supplier network;

condition the data elements to create the travel expense report ~~for transmission to the user~~, wherein the travel expense report includes line item detail including financial charge data from the financial transaction account data and the travel transaction data;

analyze metadata associated with data elements of the financial transaction account data and data elements of the travel transaction data to determine relationships between the data elements;

position each of the data elements according to the relationships and in accordance with the categorized view instruction, wherein the data elements are marked as billed or unbilled; and,

send the travel expense report to a client ~~the user~~, wherein the client ~~user~~ analyses the travel expense report to determine a level of spend for a defined item over a defined time;

receiving the travel expense report.

13. (currently amended) The method of claim 1, wherein the disparate financial sources include regional providers of the corporate transaction account that operate as at least one of: a wholly owned organization, a franchise, and a partnership.

14. (new) The method of claim 1, wherein loyalty points are applied to said travel cost data in order to offset the financial charge data in an amount equal to a value of said loyalty points.